

In re: PORTREA LADELE GRAYCase No: 09-58060

Debtor(s)

**SCHEDULE J— CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

[ ] Check this box if a joint petition is filed and the debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "spouse."

1. Rent, home mortgage, or mobile-home lot rent	a. Are real estate taxes included? Yes <u>X</u> No _____	0.00
	b. Is property insurance included? Yes <u>X</u> No _____	
2. Utilities a. Electricity and heating fuel		260.00
b. Water and sewer		30.00
c.. Telephone		47.00
d. Other: <u>See Detailed Expense Attachment</u>		175.00
3. Home Maintenance (repairs and upkeep)		35.00
4. Food		199.00
5. Clothing		0.00
6. Laundry, dry cleaning		20.00
7. Medical and dental expenses		80.00
8. Transportation (not including car payments)		250.00
9. Recreation, clubs, entertainment, newspapers, magazines, etc.		75.00
10. Charitable contributions		.00
11. Insurance (not deducted from wages or inc. in mortgage pmt)		0.00
a. Homeowner's or renter's		0.00
b. Life		0.00
c. Health		0.00
d. Auto		155.00
e. Other:		0.00
12. Taxes (not deducted from wages or included in home mortgage) Specify:		0.00
13. Installment payments (in Chapters 11, 12 and 13, do not list payments to be included in the plan)		0.00
a. Auto payment:		0.00
b. Other: _____		0.00
c. Other::		0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at the debtor's home		0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other:		0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		1,326.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of the petition.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I		2,566.83
b. Average monthly expenses from Line 18 above		1,326.00
c. Monthly net income ( a minus b )		1,240.00

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**Detailed Expense Attachment**

Other Utility Expenditures:

Cable	\$ 60.00
Internet	\$ 60.00
Cell Phone	\$ 55.00
<b>Total Other Utility Expenditures</b>	<b>\$ 175.00</b>

/s/ Portrea Ladele Gray  
Signature of Debtor

/s/ Sharon Grace-Moore  
Attorney Signature

Date: December 9, 2009